



CONSUMER ALERT:

“Tips the Agricultural Community Should Know When Filing a Crop Loss Claim”

- Immediately gather from your records a copy of the insurance policy, application for coverage and any options or endorsements that might apply to your coverage.
- Call your insurance agent, broker or insurance company immediately to report the claim. The sooner you report the claim, the sooner the insurance company can assign an adjuster to inspect the damages.
- While coverage and an insured’s obligation may vary based upon the particular type of crop damaged or the type of policy purchased, most crop insurance policy provisions require the insured to:
 1. Protect the crop from further damage by providing sufficient care;
 2. Cooperate with the insurance company in the investigation by showing the insurance company the damaged crop, allowing the inspector to remove samples of the insured crop, and permitting the insurance company to make copies of records and documents related to the insurance coverage;
 3. Obtain consent from the Insurance company prior to and notify the insurance company after destroying the crop, putting the crop to an alternative use, putting the acreage to another use, or abandoning any portion of the insured crop.
- Request written guidelines from the adjuster on how the claim will be adjusted and what documentation or information the adjuster may need to process your claim.
- Maintain a log of all phone calls to and from the adjuster and your agent, if applicable.
- Keep copies of all correspondence between you and the adjuster/insurer/agent.
- If you are considering hiring a public adjuster to assist you in documenting your claim, call the California Department of Insurance to make sure he or she is properly licensed.
- If you have questions on your rights or are concerned that your claim is being unreasonably delayed or denied, then contact the California Department of Insurance, either from the Website (www.insurance.ca.gov) or by calling the **Department of Insurance toll-free Consumer Hotline at 1-800-927-HELP.**

